

**EXHIBIT "B"**

BORROWER NAME AND ADDRESS	LENDER NAME AND ADDRESS	LOAN DESCRIPTION
Timothy G. Kruse DBA Cruzin' Machine	Southeast Community Capital Corporation 806 South Sixth Street Nashville, TN 37206	Number: 1071-01 1071-02 1071-03

**CHANGE IN LOAN TERMS AGREEMENT**

**DATE AND PARTIES:**

The date of this Debt Modification Agreement is June 22, 2007.

**DESCRIPTION OF EXISTING INDEBTEDNESS:**

**PROMISE TO PAY:**

I, Timothy G. Kruse as the owner of Cruzin' Machine ("Borrower"), jointly and severally, promise to pay Southeast Community Capital Corporation ("Lender"), or order, in lawful money of the United States of America, the estimated payments as follows. All loans shall accrue interest until November 1, 2007 without a required payment. Two payments shall be due on November 1, 2007 and December 1, 2007, of interest only with an estimated maximum amount up to \$500.00 on each loan. On January 1, 2008 the regular monthly payments will begin for a full amortization on each loan and all payments shall be payable by a debit through a bank ACH to your account.

**COLLATERAL:**

Borrower acknowledges this Modification Agreement is secured by: All existing collateral as the original loan's dated on February 2, 2007.

**ADDITIONAL TERMS:**

This loan modification shall require the borrower to notify Southeast Community Capital Corporation in the event a cash settlement of the motorcycle accident is issued. In addition, in the event a settlement is made, the borrower agrees to pay the amount required to amortize all loans as stated in the original loan documents dated February 2, 2007.

**CONTINUING VALIDITY:**

Except as expressly amended in this Modification Agreement, all terms of the prior obligation remain in effect.

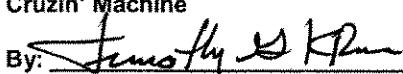
**PRIOR TO SIGNING THIS MODIFICATION AGREEMENT, BORROWER(S) READ AND UNDERSTAND ALL THE PROVISIONS OF AND AGREE TO THE TERMS OF THIS MODIFICATION AGREEMENT.**

**SIGNATURES:**

By signing, Borrower agrees to the terms contained in this Modification Agreement and acknowledges receipt of a copy of this Modification Agreement.

**BORROWER**

Cruzin' Machine

By: 

Timothy G. Kruse  
Owner

**LENDER**

SOUTHEAST COMMUNITY CAPITAL CORPORATION

By: 

Tracey Larsen  
Assistant Fund Manager